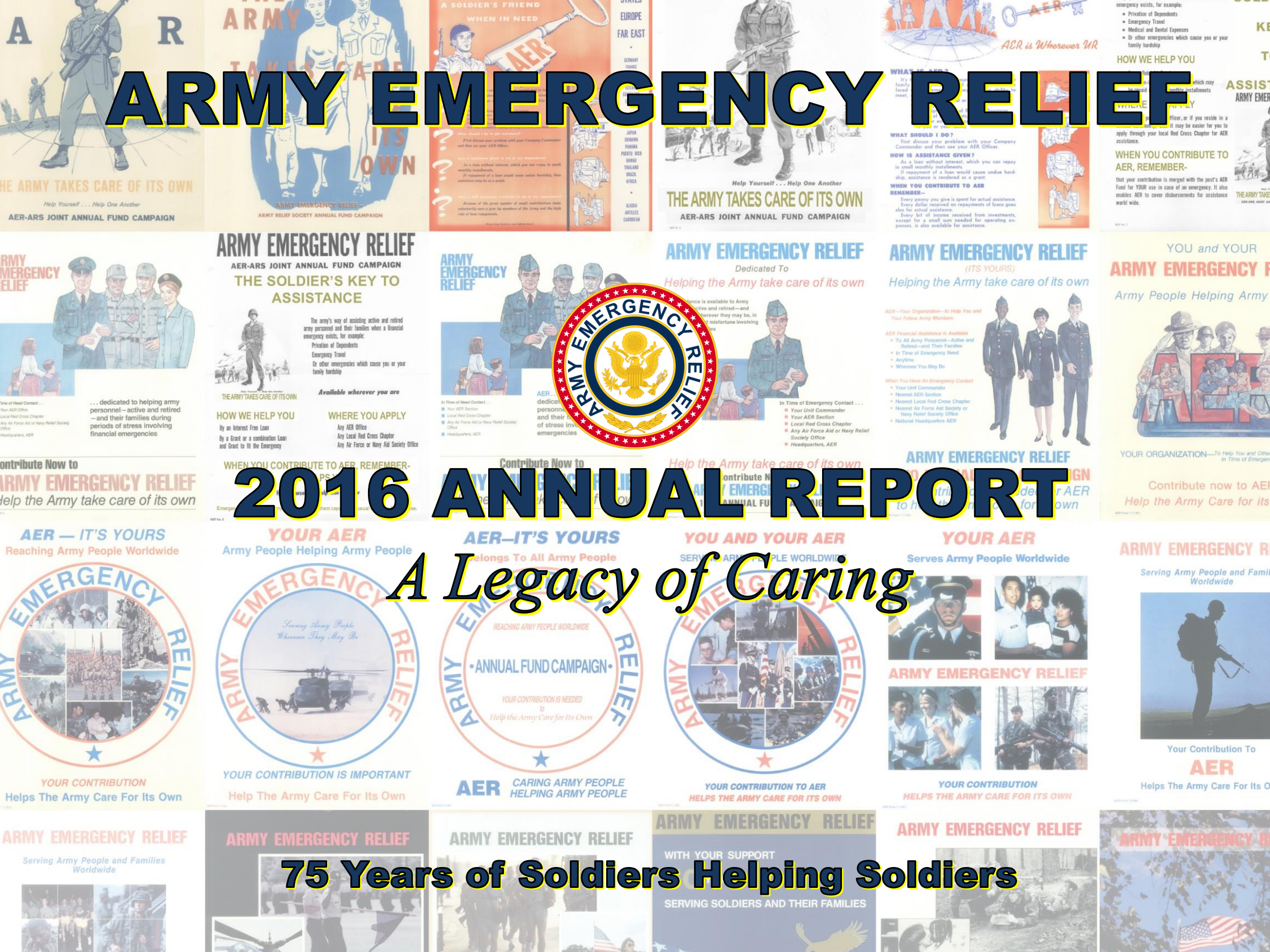


ARMY EMERGENCY RELIEF



2016 ANNUAL REPORT

A Legacy of Caring

75 Years of Soldiers Helping Soldiers

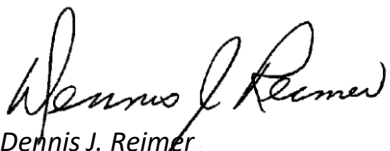
MESSAGE FROM THE PRESIDENT

Since our establishment by the Secretary of War and Chief of Staff of the Army in 1942, Army Emergency Relief has been there for Soldiers and their Families. As we celebrate our 75th anniversary this year, our purpose - to alleviate Soldier financial distress - is just as relevant today as it was in 1942. That purpose manifests itself in the \$1.7B in assistance to 3.7M members of the Army Family over these past nearly eight decades. Our relevancy is underscored by the fact that more than half of that \$1.7B was provided since 9-11. The AER team is proud to be "Helping the Army Take Care of its Own."

It is the dedication and passion of the AER Headquarters family and the magnificent AER Officers stationed across the globe who provide the kind of care and compassion that truly makes a difference in resolving financial issues for our Soldiers. The global AER team, faithfully supported by IMCOM and Garrison Commanders and their Command Sergeants Major, clearly makes a difference every day in holding true to the long-standing AER motto of "Soldiers Helping Soldiers." I thank them and all leaders from the squad to General Officer level for their outstanding efforts in promoting the benefits of Army Emergency Relief and encouraging donations.

In addition to support from the Army leadership and our magnificent Board of Managers, AER has also enjoyed the leadership of superb Directors over its 75-year history. Our most recent Director, LTG Robert F. Foley, retired in December 2016 after leading AER for more than eleven years. LTG Foley's legacy of "finding a way to say yes" continues to drive us every day in our mission to assist Soldiers and their Families. In January 2017, AER welcomed LTG Raymond V. Mason as AER's ninth Director. He has already demonstrated his dedication to our mission and we wish him well as he continues to provide support to the Army's most precious assets---Soldiers and their Families.

When faced with financial hardship, Soldiers and Family members can always place their trust and confidence in Army Emergency Relief, which consistently receives the highest possible rating – 4 stars – from Charity Navigator. Our unwavering stewardship and efficient operations allow us to return 84 cents of every dollar donated right back to Soldiers and Families - among the highest of any US charity. We are proud to serve those who serve our great Army, past, present and in the future. I'm fully confident that AER will continue to live up to our "Legacy of Caring" for the next 75 years and beyond...*When We Were Needed We Were There!*



Dennis J. Reimer

General, USA Retired

President, Army Emergency Relief



BOARD OF MANAGERS/ADVISORS

AS OF 24 AUGUST 2017

BOARD OF MANAGERS

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LTG DAVID E. QUANTOCK, The Inspector General, U.S. Army

LTG THOMAS C. SEAMANDS, G-1, U.S. Army

LTG SEAN B. MacFARLAND, Deputy Commanding General, U.S. Army Training and Doctrine Command

LTG LARRY WYCHE, Deputy Commanding General/Chief of Staff, U.S. Army Materiel Command

MG TIMOTHY P. McGUIRE, Deputy Commanding General, USAREUR

MG SEAN M. JENKINS, Deputy Commanding General, U.S. Army Installation Management Command

COL STEPHEN K. AITON, Commander, U.S. Army Soldier Support Institute

SMA DANIEL A. DAILEY, Sergeant Major of the Army

CSM JIMMY J. SELLERS, Commandant, U.S. Army Sergeants Major Academy

CSM MICHAEL A. GRINSTON, Command Sergeant Major, U.S. Army Forces Command

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LTG RICHARD G. TREFRY, U.S. Army Retired

LTG THOMAS P. CARNEY, U.S. Army Retired, Vice President for Administration

LTG STEVEN W. BOUTELLE, U.S. Army Retired

LTG RAYMOND V. MASON, U.S. Army Retired, AER Director

MG GINA S. FARRISEE, U.S. Army Retired

MR. E. ERIC PORTER, Deputy Chief of Staff, G-1, U.S. Army Forces Command

MR. FRANCIS A. FINELLI, Chairman, Finance Committee

MRS. ERIC K. SHINSEKI, Member

MRS. MARK A. MILLEY, Member

MRS. DANIEL A. DAILEY, Member

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GEN DAVID G. PERKINS, Commanding General, U.S. Army Training and Doctrine Command

GEN GUSTAVE F. PERNA, Commanding General, U.S. Army Materiel Command

GEN VINCENT K. BROOKS, Commander, UNC/Combined Forces Command/U.S. Forces, Korea

GEN ROBERT B. ABRAMS, Commanding General, U.S. Army Forces Command

GEN ROBERT B. BROWN, Commanding General, U.S. Army Pacific

LTG FREDERICK B. HODGES, Commanding General, U.S. Army Europe and Seventh Army

LTG NADJA Y. WEST, Commanding General, U.S. Army Medical Command/The Surgeon General

LTG TODD T. SEMONITE, Chief of Engineers/Commanding General, U.S. Army Corps of Engineers

MG MICHAEL L. HOWARD, Commanding General, U.S. Army Military District of Washington/Commander, Joint Force Headquarters-National Capital Region

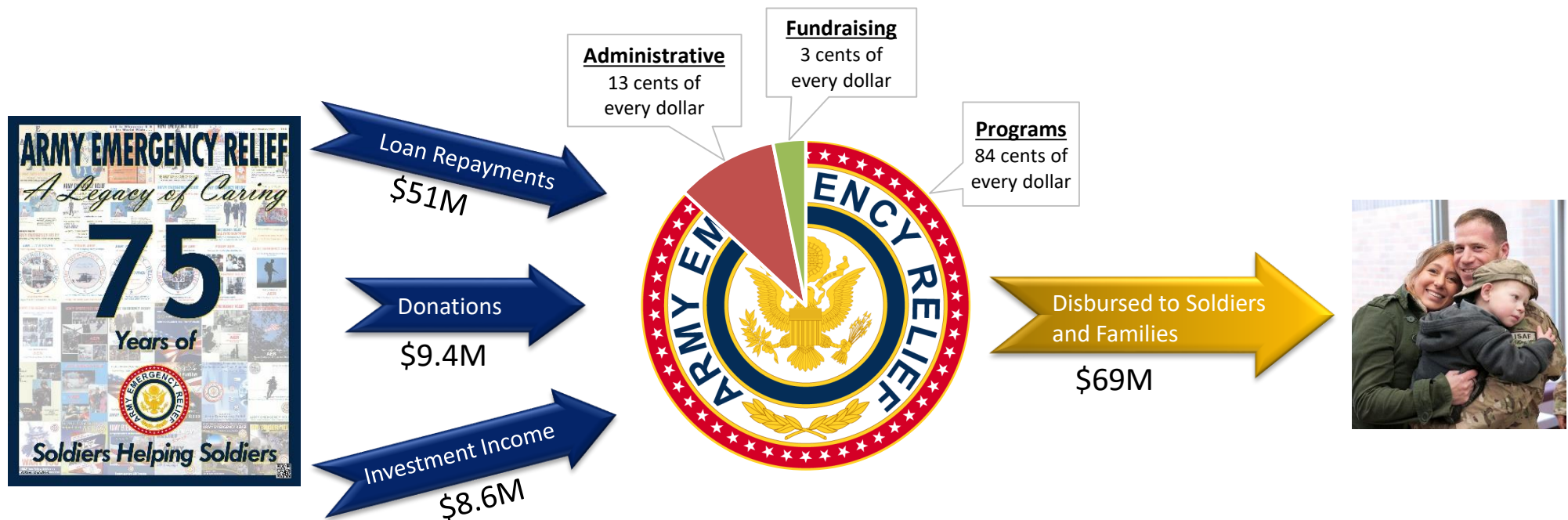
MG CHRISTOPHER S. BALLARD, Commanding General, U.S. Army Intelligence and Security Command

MG KURT J. RYAN, Commanding General, Military Surface Deployment and Distribution Command

MG DAVID P. GLASER, Provost Marshal/Commanding General, U.S. Army Criminal Investigation Command

SOLDIERS HELPING SOLDIERS

For 75 years, AER has provided emergency financial assistance to Soldiers in need. AER relies on three sources of income to support this assistance - loan repayments, donations, and investment income. All three sources of income originate with Soldiers' contributions. For Army Emergency Relief, "Soldiers Helping Soldiers" isn't just a slogan, it's a truth that has helped the Army take care of its own for 75 years.



Through 75 years of operating, AER has seen a lot of changes, both within the Army and with the needs of the Soldiers who serve. AER has always made assistance - not fundraising - our primary purpose. This dedication is reflected in our Goldstar Gold Participant rating, our 4-Star, 100 out of 100 rating on Charity Navigator, and in a review of our expenses.



AER CORE VALUES

CARING

- *We treat everyone with respect and dignity. We have deep compassion for Soldiers and Families in financial distress.*
- *We commit to privacy and information security by protecting Soldier and Family member PII and PHI.*
- *We provide stewardship of Soldier donations by allocating funds in accordance with the AER mission.*
- *We educate and inform Soldiers, Families, and Army leaders on AER benefits.*

INTEGRITY

- *We do the right thing.*
- *We achieve the highest standards of moral and ethical behavior.*
- *We are candid and forthright in all of our business transactions.*
- *We avoid even the perception of a conflict of interest.*
- *We do not engage in equivocation.*
- *We are fully committed to corporate strength of character.*

EXCELLENCE

- *We continuously assess Soldier and Family financial needs.*
- *We ensure a prompt and professional response to requests for assistance.*
- *We apply prudence and due diligence to our fiduciary responsibilities.*
- *We develop lasting relationships built upon trust, confidence, and caring.*

SUSTAINABILITY

- *We ensure the financial stability of AER through quality investments providing both safety and growth.*
- *We remain relevant to the Soldiers and their Families.*
- *We maintain an integrated and proactive relationship with the Army through Installation Management Command.*
- *We plan and implement requirements in support of the Department of Defense Authority to Operate.*

ADAPTABILITY

- *We embrace innovation and creativity.*
- *We leverage technology and the digital space to remain relevant in changing environments.*
- *We accommodate the unique needs of various client categories focusing on Soldiers, Retirees, Family members, and medically Retired Wounded Warriors.*

The Jack Ritchie Distinguished Service Award

The 2016 Jack Ritchie Distinguished Service Award was presented to Mr. Steven J. Redmann, Vice Director of the Army Staff/Director of Management Office of the Chief of Staff of the Army, Headquarters.

Mr. Redmann was instrumental in facilitating AER's HQ relocation and continues to support AER in all interactions with the Pentagon and the Army staff.

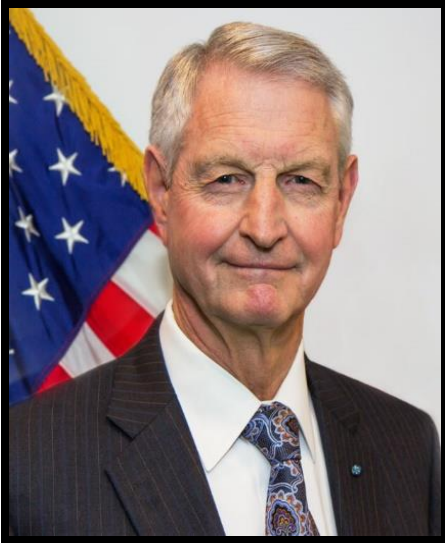


Mr. Redmann's assistance included:

- Lead planner in the office of the Assistant to the Secretary of the Army, Real Estate Division, for space designation, architectural design, furniture selection, funding allocation and move of AER Headquarters.
- Coordinated SECARMY, CSA & SMA e-mail messages, letters and Annual Reports in support of the Army Emergency Relief Annual Campaign.
- Ensured scheduling of meetings for Director, Army Emergency Relief with senior leadership to include Secretary of the Army, VCSA and DAS.
- Facilitated acquisition of Common Access Cards and Pentagon Facility Access cards for all AER Headquarters staff personnel.

2016 - THE YEAR IN REVIEW

LTG (R) Robert F. Foley Retires from AER



After 11 years of dedicated service to Army Emergency Relief as Director, LTG (R) Robert F. Foley, retired at the end of 2016. During his tenure, LTG (R) Foley worked tirelessly on behalf of Soldiers and Families to improve services and guide AER to better meet their emergency financial needs. Some of his achievements are:

- Promoted, educated and informed Army leaders, Soldiers and Spouses by making AER presentations throughout the continental U.S. and abroad.
- Led AER through the distribution of \$810M, which is 46% of the \$1.7B disbursed over AER's 75-year history.
- Established the AER Officer motto of "Find a Way to Say Yes."
- Implemented the Wounded Warrior Special Access Program for medically Retired Soldiers to request assistance which is quickly provided by EFT to the Soldier's bank account.
- Recommended policy change authorizing all Soldiers, regardless of rank, to have direct access to AER.
- Developed a Mass Assistance Contingency Plan in the event of a government shutdown.
- Obtained approval to convert \$850K in loans to grants for victims of Hurricane Andrew.
- Initiated requirement for DoD policy to support Active Duty and Retired Soldiers and Families involved in Joint Basing.
- Implemented new categories of assistance.

During LTG (R) Foley's tenure, the average number of Soldiers and Family members helped by AER grew to over 58,971 per year. LTG (R) Foley implemented a new philosophy, many new categories of assistance, and new policies and programs that significantly contributed to helping more Soldiers and Army Families resolve their financial difficulties. Throughout his time at AER, LTG Foley said many times that words are important. There are many words that describe our former Director including respect, integrity, courage, honor, discipline, dedication, and one small but very powerful word - yes. His mantra of "find a way to say yes" and his passion to help those in need continue to inspire us all at AER as we work to serve Soldiers and their Families.

LTG (R) Raymond V. Mason Named New Director at AER

LTG (R) Raymond V. Mason was selected as the new AER Director effective January 1, 2017, and has hit the ground running. LTG (R) Mason retired from Active Duty after 35 years of service and is a highly regarded logistician with executive leadership experience in both commercial and military organizations. He most recently worked for Vision Technologies Systems (VTS) as the Chief Operating Officer. Join us in welcoming LTG (R) Mason to the AER family.



ACTING SECRETARY OF THE ARMY

This year, Army Emergency Relief (AER) is celebrating 75 years of helping the Army take care of its own. Established in February 1942 by the Secretary of War, Henry Stimson, and the Chief of Staff of the Army, General George C. Marshall, AER is always there when needed by Soldiers and their Families. Throughout its 75-year history, AER demonstrated a legacy of caring by providing over \$1.7 billion in financial assistance to over 3.7 million members of America's Army.

Led by their 21 person headquarters staff and 270 field officers, AER continues more than 7 decades of remarkable service in caring for the Army team. In 2016, AER assisted more than 45,000 Active Duty and Retired Soldiers, and their Families, with over \$69 million in interest-free loans and grants, helped 13,600 with rent or mortgage payments, and aided another 11,000 with utility bills. AER also helped 3,650 Soldiers return home on emergency leave and assisted 1,200 Army Wounded Warriors (AW2) with basic living expenses. Additionally, AER provided educational scholarships to over 3,000 dependent Children and 1,000 Army Spouses.

AER is an extraordinary resource of great value to our Army. The concern and care this organization provides make a difference in Soldiers' lives every day. AER is an important organization of the Army and I encourage leaders at every level to do everything possible to educate others about AER and promote the benefits of AER. I congratulate AER on another terrific year of *"Soldiers helping Soldiers."*



Ryan D. McCarthy
Acting Secretary of the Army



"I encourage leaders at every level to do everything possible to educate others about AER..."

CHIEF OF STAFF

For 75 years, Army Emergency Relief (AER) has faithfully *“Helped the Army Take Care of its Own”* by providing \$1.7 billion in interest-free loans, grants, and scholarships to Soldiers and Families around the globe during peace and war. In 2016, AER provided more than \$69 million to over 45,000 Active Duty and Retired Soldiers and their Family members. Whether on emergency leave, in the hospital, in school, or coping with the loss of a loved one, AER programs make an immediate positive difference in the lives of Soldiers and their Families.

In both peace and war, AER provides resources to help Soldiers overcome financial hardships. That support not only provides financial relief for those in need, but also allows Soldiers to focus on mission accomplishment. Continued support from leaders and Soldiers – Retired and Active Duty – directly affects individual and unit readiness. Remember, as reflected in AER’s motto, we take care of our own! Army Strong!



Mark A. Milley
General, United States Army
Chief of Staff



“AER enhances the foundation of our profession by reinforcing trust among Soldiers, leaders and the U.S. Army as an institution.”

SERGEANT MAJOR OF THE ARMY

This year marks the 75th anniversary of Army Emergency Relief (AER), an organization that helps the Army take care of its own through *"Soldiers Helping Soldiers."* AER's worldwide responsiveness and financially balanced approach make it the organization of choice for Soldiers in need. I encourage every member of the Army team to continue spreading awareness of AER's outstanding reputation and the relief it provides for those in difficult financial situations.

I also want to congratulate AER on three-quarters of a century of superb dedication and service to our Army. The availability of interest-free loans, grants, and scholarships greatly benefits our community and contributes to individual and unit readiness. I look forward to many more years of AER support for our Soldiers as they continue their *"Legacy of Caring."*



SMA Daniel A. Dailey
Sergeant Major of the Army



"I encourage every member of the Army team to continue spreading awareness of AER's outstanding reputation and the relief it provides..."

75 YEARS OF SOLDIERS HELPING SOLDIERS

WORLD WAR II



All photos courtesy US Army

UNITED STATES ARMY
THE CHIEF OF STAFF

26 April 1949

TO ARMY FAMILIES EVERYWHERE:

It is seldom, as Chief of Staff, that I have the opportunity to speak to the families in the Army.

However, Army Emergency Relief and the Army Relief Society are family matters of deep interest to all of us. We have always taken great pride in caring for our own, and these two organizations provide our best means of helping members of our own family who may be in need.

The success of this year's program does not depend on large donations from a few of you; it is completely dependent upon receiving a little from each of the many members of the Army family. Small contributions from all of us will insure that none of us shall want in time of trouble.

Omar N Bradley



75 YEARS OF SOLDIERS HELPING SOLDIERS WORLD WAR II



IRVING BERLIN'S
THIS IS THE ARMY
IN TECHNICOLOR
AND GRAND STAGE

September 30, 1942.

Mr. Irving Berlin,
National Theatre,
Washington, D. C.

Dear Mr. Berlin:

Last night you and the cast of your show faced perhaps as critical an audience as you will find on your tour. In the ovation which you received, I hope you found some measure of reward for the great talent and tireless effort which all of you have devoted to "This Is The Army."

In addition to expressing my appreciation to you for contributing generously to Army Emergency Relief and for providing an effective stimulus for civilian morale, I thank you for an electrifying evening in the theatre. Will you please convey the War Department's congratulations, and my own, to every member of the cast and staff?

Faithfully yours,

W. H. Taft
Chief of Staff.

75 YEARS OF SOLDIERS HELPING SOLDIERS KOREA

UNITED STATES ARMY
THE CHIEF OF STAFF

5 February 1951

TO ARMY FAMILIES EVERYWHERE:

The conflict in Korea has brought grave personal problems into the homes of many families in the Army. It is particularly fitting at this time for us to express our appreciation to the Army Emergency Relief and the Army Relief Society for their magnificent and devoted efforts to give aid to those of our numbers who have been faced with emergency. And it is extremely important as the Army begins a challenging new year that we, its members, join wholeheartedly in our preparations for caring for those families which may suffer distress in the future.

I firmly believe that our contributions to the joint fund campaign of these splendid organizations is one of the most effective ways possible for taking care of our own. It is my sincere hope that this year's campaign will be highly successful.

J. Lawton Collins



75 YEARS OF SOLDIERS HELPING SOLDIERS KOREA



75 YEARS OF SOLDIERS HELPING SOLDIERS VIETNAM



75 YEARS OF SOLDIERS HELPING SOLDIERS VIETNAM

UNITED STATES ARMY
THE CHIEF OF STAFF

1 April 1969

SUBJECT: 1969 Joint Annual Fund Campaign of Army Emergency Relief
and Army Relief Society

Members of the Army and Their Families

1. The records of past years reflect a highly commendable spirit among all members of the Army and their families in maintaining the proud tradition that "The Army Takes Care of Its Own." This unfailing bond of friendship and interest in each other are well illustrated annually by your generous and voluntary support of your service relief agencies, the Army Emergency Relief and the Army Relief Society.

2. Because of the turbulence resulting from the demands of the war in Vietnam and our other worldwide commitments, the needs for assistance to our Army members and their families have steadily increased. I consider it especially noteworthy, and a distinct tribute to each of you, that your contributions to the 1968 Annual Fund Campaign enabled your relief agencies to keep pace with the increased needs and thereby gained the heartfelt gratitude of the recipients.

3. The 1969 Joint AER-ARS Annual Fund Campaign is scheduled to begin on 1 May and extend into the fall, with each commander determining the period best suited for his area of responsibility.

4. I endorse these two time-honored and worthy organizations for your continued support. I am confident that our proud tradition of taking care of our own will indeed be well sustained by all.



W. C. WESTMORELAND
General, United States Army
Chief of Staff

75 YEARS OF SOLDIERS HELPING SOLDIERS OPERATION IRAQI/ENDURING FREEDOM



75 YEARS OF SOLDIERS HELPING SOLDIERS OPERATION IRAQI/ENDURING FREEDOM



DEPARTMENT OF THE ARMY
WASHINGTON, DC 20310

DEC 22 2005

TO SOLDIERS AND FAMILIES
OF THE UNITED STATES ARMY

Today marks the beginning of the Army's 64th annual Army Emergency Relief (AER) Fundraising Campaign. Since 1942, AER has been helping Soldiers and their families remain confident and self-reliant during times of financial need. Last year, campaign contributions of 6.9 million dollars helped provide more than 38 million dollars of direct financial assistance to some 42,000 Soldiers and their families.

In 2005, every 12 minutes somewhere in the world a US Army Soldier obtained AER assistance for essentials such as food, shelter, automobile repairs or emergency travel. AER financial support prevents unnecessary distractions, enabling Soldiers to focus on the mission and be ready to fight and win our Nation's wars.

As we are committed to winning the Global War on Terrorism, we are also committed to ensuring support and assistance for all Soldiers in their time of need. Each year we ask you to support the one organization, founded by the Army, whose mission is to provide relief to Soldiers and family members in times of financial emergency.

The AER Campaign theme this year is "Soldiers Helping Fellow Soldiers," emphasizing what Soldiers have always done – looking out for their comrades. The availability of AER support is made possible through your contributions. Please join us in voluntarily contributing to the 2006 Army Emergency Relief Campaign.

Peter J. Schoomaker
General, United States Army
Chief of Staff

Francis J. Harvey
Secretary of the Army

75 YEARS OF SOLDIERS HELPING SOLDIERS WHEN WE WERE NEEDED...



75 YEARS OF SOLDIERS HELPING SOLDIERS WE WERE THERE!



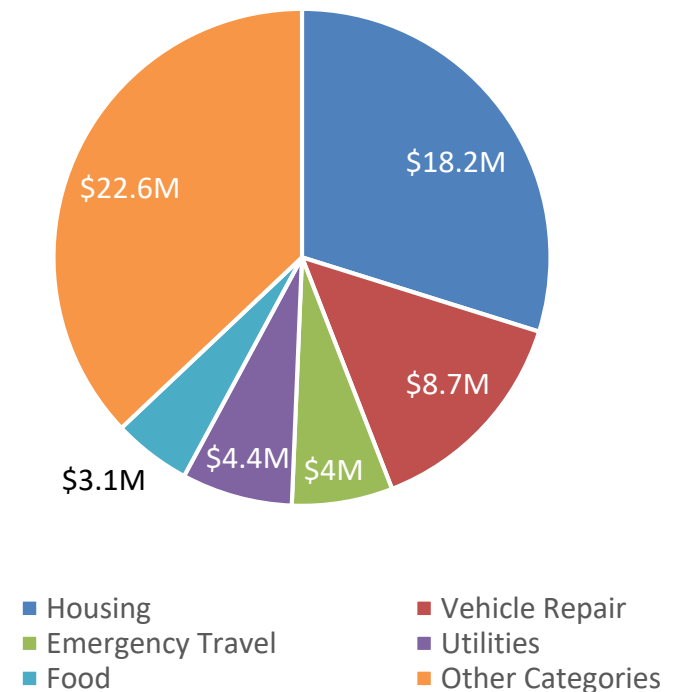
CATEGORIES OF ASSISTANCE

In **2016**, AER provided over \$61M in no-interest loans and grants to more than 41,000 Soldiers and Families. Although there are many categories of assistance, most often, assistance was provided for rent/mortgage, followed by vehicle repair and replacement, emergency travel expenses, and utilities.

This past year:

- 13,609 Families received help with their rent/mortgage (\$18.2M)
- 12,201 requests for assistance with food were fulfilled (\$3.1M)
- 11,030 Soldiers paid their utility bills (\$4.4M)
- 6,523 Soldiers' automobiles were repaired (\$8.7M)
- 3,650 Soldiers returned home for family medical emergencies (\$4M)

In every case, AER made a difference in the lives of Soldiers and Families. While many common categories of assistance have been identified, those at AER realize life does not always fit into an established "box." Because of this, AER routinely considers "exceptions to policy" from Soldiers and Families in need.



HOW AER HELPS

- | | | |
|----------------------------------|--------------------------|---------------------|
| ■ Utilities | ■ PCS Costs | ■ Scholarships |
| ■ Child Car Seats | ■ Vehicle Fuel | ■ Cranial Helmets |
| ■ Vehicle Repair and Replacement | ■ Wounded Warrior Grants | ■ Vehicle Insurance |

SOLDIERS HELPING SOLDIERS

Since it was founded in 1942, AER has provided more than \$1.7B to 3.7M Soldiers and their Families. In 2016, Soldiers' donated dollars were used to help provide funding for not only rent/mortgage, vehicle repair and replacement, emergency travel expenses, and utilities, but also for the following other categories:

- 7,169 Soldiers purchased fuel for their vehicles (\$986K)
- 5,119 Soldiers acquired car insurance (\$1.4M)
- 3,165 Children and 1,080 Spouses received scholarships (\$7.9M)
- 2,044 Soldiers and Family members were helped with non-emergency travel (\$1M)
- 1,200 Army Wounded Warriors (AW2) Soldiers paid bills (\$3M)
- 1,175 Surviving Spouses received help after the death of their Soldier (\$1.8M)
- 1,126 Soldiers and their Families were helped with a PCS move (\$671K)
- 832 Army Families purchased furniture (\$798K)
- 788 Soldiers were assisted with funeral expenses (\$2.2M)
- 571 Families made minor home repairs (\$1.3M)
- 545 Family members could afford dental care (\$660K)
- 279 HVAC units repaired with AER funds (\$770K)
- 65 Children now ride safely in car seats (\$21K)
- 31 babies received cranial helmets (\$71K)



Fort Bliss AEROs sharing information about AER at AAFES.

HOW AER HELPS

- Emergency Travel
- Essential Furniture
- Initial Rent and Deposit

- Funeral Expenses
- Appliance Maintenance
- Medical Expenses (TriCare co-pays)

- Food
- Rent or Mortgage
- Minor Home Repairs

SPECIAL PROGRAMS



Wounded Warrior Comfort Grants

In 2003, AER identified a critical issue affecting our Wounded Warriors. When Soldiers were medically evacuated from theater, they were quickly transported back to the United States - many with just a medical gown on their backs, without cash or credit cards.

AER stepped in and developed a system which provided Wounded Warriors with immediate assistance. Today, every Soldier medically evacuated from a theater of combat for inpatient care is provided a \$500 comfort grant in the form of a debit card. This grant has no restrictions and can be used for anything to make a Soldier's recovery more comfortable, while minimizing the concern for immediate cash needs.

In 2016, AER provided Wounded Warrior grants to 16 Soldiers totaling more than \$8K. Since the program began, AER has provided over \$3.2M to more than 15,000 Wounded Warriors.

Commander's Referral Program

The Commander's Referral Program was established in 2005, enabling commanders to quickly and directly take care of a Soldier's immediate financial emergency. This highly successful program streamlines the assistance process by allowing a Company Commander or First Sergeant to approve a no-interest loan of up to \$1,500.

The Commander's Referral Program remains the fastest way to obtain emergency financial assistance from AER. In 2016, more than \$8.6M was provided to almost 8,000 Soldiers through this expedited process.

Pentagon Victims' Fund

After the attack on the Pentagon on September 11, 2001, AER began receiving inquiries from the public about helping the Army families of those killed or severely wounded. As a result, AER established the Pentagon Victims' Scholarship Fund. Enough contributions were received to cover the cost of post secondary education for the Children and Spouses of the victims.

To date, this fund has paid for the educations of 29 Children and 11 Spouses for a total of \$2.1M. There are currently 6 Children in college and 10 Children who have not yet reached college age. The last eligible Child should graduate by 2023.

Wounded Warrior Special Access Program

AER established the AW2 Special Access Program in 2012. An Army Wounded Warrior (AW2) is a Soldier who is 30% or more disabled. A key focus of this program is to ensure their financial needs are met as they transition between the Army pay system and their VA benefits.

AER's Special Access Program enables a medically Retired AW2 Soldier to request assistance directly through a team at AER Headquarters. In 2016, AER provided \$3.3M in assistance to 1,240 AW2 Soldiers.

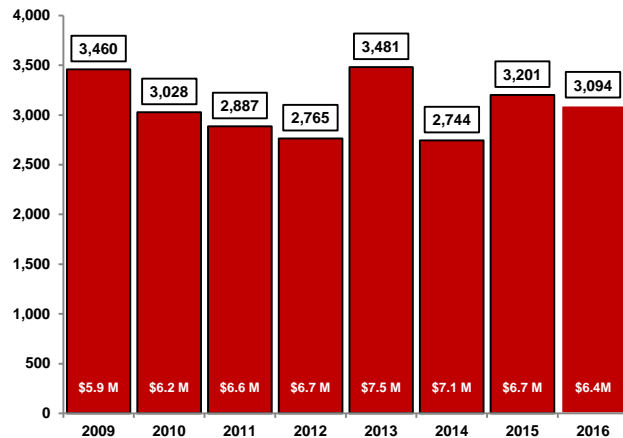


SCHOLARSHIPS

"Thank you for this gift; I feel truly blessed to receive it. Your generosity has been, and continues to be, so helpful in my college career. I can't thank you enough!"

Ursano Scholarship Recipient

MG James Ursano Scholarship Program for Dependent Children



"Both my daughters were able to graduate with their Bachelor's Degrees and debt free...with the help of this and other scholarships! It was truly a financial blessing to me and my Children during their education pursuits. I often share this information to other qualified military applicants. It was really an easy and great way to help with their college expenses."

Mom of Ursano Scholarship Recipients

For the 2016-2017 academic year, Army Emergency Relief awarded 4,149 scholarships, totaling \$7.9M, to dependent Children and Spouses of Active Duty and Retired Army Soldiers. Scholarships are awarded based on financial need and are used toward the recipient's first undergraduate degree at an accredited college or university.

The top degree programs in which AER scholarship recipients are enrolled are Nursing, Health, Science, Education, and Psychology. In a recent survey sent to AER scholarship recipients who have received the scholarship for 4 years, 70% of those responding graduated with their bachelor's degrees at the end of those 4 years. AER's scholarship programs continue to be a wonderful resource for Children and Spouses of Army Soldiers.



Photo Courtesy of Student

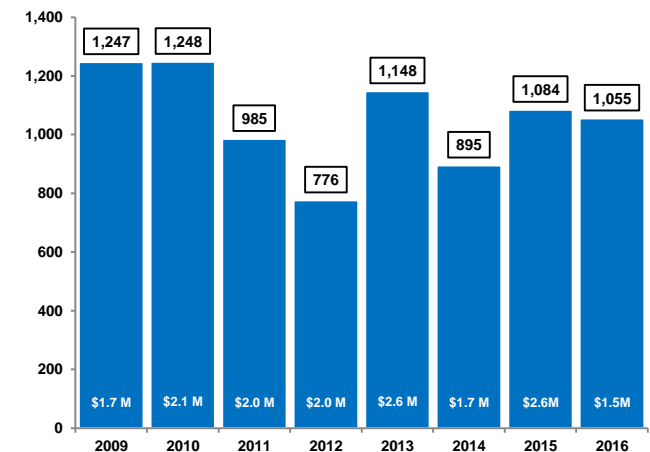
"I would like to wholeheartedly thank you for selecting me as a scholarship recipient. I promise to honor the money by continuing to work hard toward my secondary education degree as well as support my husband as a military Spouse."

Spouse Scholarship Recipient

"I just wanted to let you know that I finally made it! I graduated with honors from UMUC Europe this year! And this was only possible through your financial support in the past years. Otherwise, I would have not been able to afford it and finish it in this relative short time. So a big shout out to all of you who worked so hard for each and every one of us military Spouses to make this day happen! Thank you!!!!!"

Spouse Scholarship Recipient

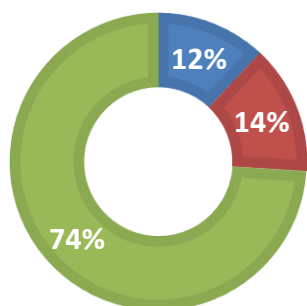
Spouse Scholarship Program



FINANCIAL HIGHLIGHTS

Assistance Funds Sources

- Investments
- Annual Campaign/Donations
- Loan Payments



Army Emergency Relief is all about “Soldiers Helping Soldiers,” so it is not a surprise that the major source of AER funds is the repayment of no-interest loans. In 2016, Soldiers repaid \$51M in loans. As Soldiers make payments, other Soldiers receive benefits.

Donations are a primary source of new revenue and fall into two classifications. The annual AER campaign, with its primary focus of ensuring that all eligible Soldiers, Retired Soldiers and Family members are aware of the benefits of AER, also provides Soldiers the opportunity to donate and continue the tradition of “Soldiers Helping Soldiers.” In addition, AER receives unsolicited donations from private individuals, corporations, foundations, memorials and bequests. In 2016, AER received \$9.4M in donations from all sources.

Finally, AER leveraged its investment capital drawing on \$8M in investment income to supplement its assistance needs. AER’s investment capital provides the organizational financial stability necessary to ensure Soldiers and their Families receive the financial assistance they need, now and into the future.

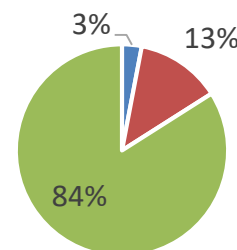
Use of Funds

AER takes pride in the compassionate and effective manner in which the 270 AER Officers provided assistance to 41,045 individual cases in 2016. Each request for assistance was judged on a case-by-case basis, by highly qualified professionals, who focused on the individual needs of the Soldier or Family member.

Functional expenses are costs a non-profit organization incurs in executing programs. These expense are reported on AER’s IRS Form 990 and include fundraising, management, and program expenses. In 2016, eighty-four cents of every functional expense dollar was provided to Soldiers as assistance, more than half in the form of grants and scholarships. General management expenses represented 13 cents and fundraising expenses were 3 cents of every functional expense dollar.

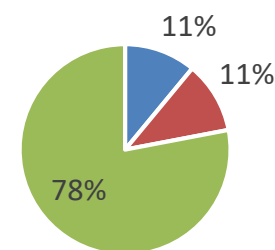
Of the \$69M disbursed as assistance, \$53.6M was provided as no-interest, no-fee loans, allowing Soldiers and their Families to avoid any additional burdens associated with borrowing money. Grants totaled \$7.5M while \$7.9M was disbursed to colleges and universities as scholarships for Children and Spouses of Soldiers.

Functional Expenses



- Fundraising
- Management Expenses
- Program Expenses

Assistance Disbursed



- Scholarships
- Assistance Grants
- Assistance Loans

ASSISTANCE & DONATIONS

BY LOCATION

| <u>AER SECTION</u> | <u>ASSISTANCE</u> | <u>DONATIONS</u> |
|-------------------------|-------------------|------------------|
| Aberdeen Proving Ground | \$201,428 | \$54,302 |
| Anniston Army Depot | \$30,195 | \$64,082 |
| Ansbach, GE | \$84,714 | \$18,239 |
| Baumholder, GE | \$220,767 | \$2,801 |
| Brussels | \$5,354 | \$5,070 |
| Camp Carroll Korea | \$34,949 | \$13,647 |
| Camp Casey Korea | \$172,260 | \$140,611 |
| Camp Humphreys Korea | \$460,250 | \$75,825 |
| Camp Zama Japan | \$29,588 | \$19,517 |
| Carlisle Barracks | \$76,802 | \$65,693 |
| Dugway Proving Ground | \$15,816 | \$31,518 |
| FT Belvoir | \$500,634 | \$128,168 |
| FT Benning | \$2,381,964 | \$170,414 |
| FT Bliss | \$4,046,092 | \$145,149 |
| FT Bragg | \$4,495,095 | \$425,558 |
| FT Buchanan | \$69,736 | \$19,275 |
| FT Campbell | \$3,773,205 | \$228,004 |
| FT Carson | \$2,651,154 | \$167,743 |
| FT Detrick | \$107,056 | \$67,779 |
| FT Devens | \$47,079 | \$31,781 |
| FT Dix | \$236,591 | \$42,272 |
| FT Drum | \$1,699,496 | \$174,182 |
| FT Eustis | \$544,257 | \$125,494 |
| FT Gordon | \$806,613 | \$97,167 |
| FT Hamilton | \$343,034 | \$21,834 |
| FT Hood | \$4,595,617 | \$315,031 |

*Donation information provided
for Active Duty and Retired
Soldiers at each location.*

*AER assistance is available to
every eligible Soldier...24/7.*

| <u>AER SECTION</u> | <u>ASSISTANCE</u> | <u>DONATIONS</u> |
|-----------------------|-------------------|------------------|
| Ft Huachuca | \$438,378 | \$111,254 |
| FT Hunter Liggett | \$19,069 | \$13,165 |
| FT Irwin | \$643,201 | \$110,756 |
| FT Jackson | \$877,430 | \$103,564 |
| FT Knox | \$507,515 | \$147,691 |
| FT Leavenworth | \$289,982 | \$54,678 |
| FT Lee | \$835,156 | \$107,211 |
| FT Leonard Wood | \$494,873 | \$113,748 |
| FT McCoy | \$64,791 | \$80,684 |
| FT Meade | \$438,735 | \$150,437 |
| FT Myer | \$160,631 | \$113,598 |
| FT Polk | \$854,522 | \$114,064 |
| FT Richardson | \$285,887 | \$67,000 |
| FT Riley | \$1,044,019 | \$105,742 |
| FT Rucker | \$307,699 | \$149,976 |
| FT Sam Houston | \$601,556 | \$133,203 |
| FT Sill | \$502,427 | \$141,093 |
| FT Stewart | \$2,591,767 | \$107,047 |
| FT Wainwright | \$266,784 | \$51,272 |
| Garmisch, GE | \$9,426 | \$1,036 |
| Grafenwohr, GE | \$64,371 | \$32,275 |
| Hohenfels, GE | \$75,400 | \$15,029 |
| HQ | \$5,768,818 | \$434,878 |
| HQ AW2 Assistance | \$3,046,787 | \$0 |
| HQ Cont. Assistance | \$35,523 | \$0 |
| HQDA | \$0 | \$82,669 |
| Hunter Army Air Field | \$788,188 | \$34,683 |
| JB Lewis-McChord | \$2,472,769 | \$317,808 |

| <u>AER SECTION</u> | <u>ASSISTANCE</u> | <u>DONATIONS</u> |
|----------------------|-------------------|------------------|
| Kaiserslautern, GE | \$182,347 | \$42,083 |
| Livorno, Italy | \$2,482 | \$0 |
| Miami | \$113,469 | \$82,481 |
| Natick | \$27,453 | \$36,444 |
| Okinawa Japan | \$12,821 | \$1,280 |
| Picatinny Arsenal | \$5,469 | \$14,613 |
| Pine Bluff Arsenal | \$42,153 | \$28,180 |
| Presidio of Monterey | \$178,214 | \$67,835 |
| Red River Army Depot | \$24,414 | \$16,175 |
| Redstone Arsenal | \$87,317 | \$82,326 |
| Rock Island Arsenal | \$77,575 | \$72,479 |
| Schinnen, NL | \$4,907 | \$1,515 |
| Schofield Barracks | \$2,368,513 | \$354,795 |
| SHAPE | \$26,242 | \$5,434 |
| Stuttgart, GE | \$62,362 | \$8,277 |
| Taegu, Korea | \$195,659 | \$26,758 |
| Tobyhanna Army Depot | \$50,373 | \$21,815 |
| USAG Detroit Arsenal | \$73,046 | \$80,748 |
| Vicenza Italy | \$259,263 | \$48,075 |
| Vilseck, GE | \$304,641 | \$300 |
| West Point | \$134,841 | \$44,180 |
| White Sands | \$40,320 | \$32,403 |
| Wiesbaden, GE | \$99,764 | \$1,935 |
| WRNMMC Bethesda | \$229,075 | \$4,544 |
| Yongsan Korea | \$327,838 | \$37,239 |
| Yuma Proving Ground | \$20,331 | \$40,766 |

*Each request is carefully
evaluated by an experienced
case manager at one of our
AER Sections around the world
to help Soldiers meet
unexpected financial needs.*

STATEMENT OF FINANCIAL POSITION

(AS OF 31 DECEMBER 2016) (\$000)

Assets

| | |
|--------------------------------------|-----------------------|
| Cash and Cash Equivalents | 11,085 |
| Pledges Receivable less allowance | 1,646 |
| Receivable from Sale of Investments | 4,211 |
| Investments and Accrued Interest: | |
| Corporate Bonds and Notes | 31,689 |
| US Treasury & Federal Agencies | 13,566 |
| Private Equity | 13,449 |
| Hedge Funds | 54,064 |
| Equities | 138,218 |
| Real Estate | 2,068 |
| Accrued Investment Income | 731 |
| Total Investments and Accrued Income | 253,785 |
| Loans Receivable | 47,698 |
| Less: Allowance for uncollectibles | <u>-2,780</u> |
| Net Loans Receivable | 44,918 |
| Prepaid Charges and Other Assets | 176 |
| Office and Computer Equipment | 10,097 |
| Less Accumulated Depreciation | <u>-3,509</u> |
| Net O & E Equipment | 6,588 |
| Total Assets | <u><u>322,409</u></u> |

Liabilities and Net Assets

| | |
|--|-----------------------|
| Accounts Payable and Accrued Liabilities | 1,703 |
| Payable for Purchase of Investments | 209 |
| Total Liabilities | <u>1,912</u> |
| NET ASSETS: | |
| Unrestricted: | |
| Net Unrestricted | <u>308,229</u> |
| Temporarily Restricted: | |
| Annual campaign Contributions Pledged | 1,707 |
| MAJ Hugh Boyd Casey Memorial Award | 25 |
| Pentagon Scholarship Fund | 8,735 |
| Permanently Restricted: | |
| Anne A. Foster Fund | 74 |
| Emma Harbord Memorial Fund | 19 |
| GEN John Williams Morgan Memorial Fund | 12 |
| 2LT. Chadwill Colt Robinson Memorial Fund | 12 |
| Military Service Institution Scholarship Fund | 8 |
| BG Joseph J. O'Hare Memorial Scholarship Fund | 41 |
| Beatrice Patton Waters Memorial Scholarship Fund | 50 |
| MG Joseph D. Patch, Richard King Patch, Joseph D. Patch, Jr., and Joseph D. Patch, III Memorial Scholarship Fund | 89 |
| MSG Alfred H. Carnot Memorial Scholarship Fund | 7 |
| COL Joseph J. Imhoff Memorial Fund | 1,206 |
| COL Anthony DiLorenzo Memorial Fund | 22 |
| Scholarship for Children of Army Personnel Fund | 261 |
| Total Net Assets | <u>320,497</u> |
| Total Liabilities and Net Assets | <u><u>322,409</u></u> |

Independent Audit: Army Emergency Relief's Financial Statements for the year ended 31 December 2016 were audited by independent auditors from the firm Deloitte & Touche L.L.P. Copies of the audit report are available on Army Emergency Relief's website www.aerhq.org or upon request by contacting the Chief Financial Officer at 2530 Crystal Drive, Suite 13161, Arlington VA 22202.

SUMMARY OF OPERATIONS
FOR THE YEAR ENDING 31 DECEMBER 2016
(\$000)

| | |
|-----------------------------|--------------------------|
| Beginning Net Assets | \$ 322,014 |
| Revenue and Losses | |
| Contributions | 9,552 |
| Investment Income | 5,174 |
| Realized Gains (Losses) | 7,630 |
| Unrealized Gains (Losses) | 4,322 |
| Miscellaneous | 536 |
| Total Revenues | 27,214 |
| Expenses | |
| Program | 24,057 |
| Administrative | 3,616 |
| Fundraising | 1,058 |
| Total Expenses | 28,731 |
| Change in Net Assets | (1,517) |
| Ending Net Assets | <u>\$ 320,497</u> |

STATEMENT OF CASH FLOWS
(AS OF 31 DECEMBER 2016)
(\$000)

CASH FLOW FROM OPERATING ACTIVITIES

| | |
|---|------------------------|
| Cash Receipts From: | |
| Loan Repayments | \$ 51,018 |
| Annual Fund Campaign | 9,384 |
| Unsolicited Contributions and Bequests | 25 |
| Interest Income | 2,346 |
| Dividends | 2,942 |
| Total Cash Receipts | <u>65,715</u> |
| Cash Disbursements for: | |
| Loans | (53,616) |
| Grants and Scholarships | (14,619) |
| Pentagon Victim Grants | (216) |
| Administrative Expenses | (7,217) |
| Investment Expenses | (1,292) |
| Total Cash Disbursements | <u>(76,960)</u> |

Net Cash Provided (Used) by Operating Activities (11,245)

CASH FLOWS FROM INVESTING ACTIVITIES:

Net Cash Provided (Used) in Investing Activities 10,219

CASH FLOWS FROM FINANCING ACTIVITIES:

Net Cash (used) in Financing Activities 0

NET INCREASE (DECREASE) IN CASH \$ (1,026)

Independent Audit: Army Emergency Relief's Financial Statements for the year ended 31 December 2016 were audited by independent auditors from the firm Deloitte & Touche L.L.P. Copies of the audit report are available on Army Emergency Relief's website www.aerhq.org or upon request by contacting the Chief Financial Officer at 2530 Crystal Drive, Suite 13161, Arlington, VA 22202.

CONTRIBUTIONS

ORGANIZATIONS

\$25,000.00 OR MORE

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Raytheon Company
USAA Federal Savings Bank

\$10,000.00 - \$24,999.99

American Legion
AMRDEC
Army Aviation Center Federal Credit Union
Association of Military Banks of America
Little Family Foundation
Navy Federal Credit Union
Promontory Interfinancial Network, LLC
Vicenza Community Club

\$5,000.00 - \$9,999.99

Alfred Phillips Foundation
American Society of the French Legion of Honor
Benevity Community Impact Fund
Calibre Systems, Inc.
Dallas Military Ball
Fort Campbell Federal Credit Union
Fort Myer Thrift Shop-Partnership with AOWCGA
Lannett Company, Inc.
Mutual of America Foundation
Network for Good
NFL
OceanFirst Foundation
Porter E. & Helenmae Thompson Foundation

ProCare Rx
Radiance Technologies
Raymond Family Foundation
Re-Engineered Business Solutions, Inc.
Stax, Inc.

\$1,000.00 - \$4,999.99

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AUSA Tobyhanna Army Depot Chapter
Aviation Engineering DIR
Avion Solutions
Bonaventure Senior Living
Catholic War Veterans
Chardonnay Group
Charles Delmar Foundation
Choice Hotels International Services Corporation
Community Day Bingo
David and Sandra Smith Giving Account
Dell Giving
Disabled American Veterans – Anderson Chapter 40
Fru-Con Foundation
Fruman Foundation
GE Aviation
Give with Liberty
Herndon Family Foundation
HHC, INSCOM
Hollywood Canteen Foundation
Intergraph Government Solutions
IBM

Iron Mountain Solutions
JEB Little Creek Chapel Religious Offering Fund
Ken and Nancy Woodrow Family Foundation
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Northrop Grumman
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Pericle Communications Company
Quantitech, Inc.
Rockwell Collins, Inc.
Roger and Brenda Gibson Family Foundation
Salesforce.org
Sikorsky Aircraft Corporation
Silicon Valley Community Foundation
Tawani Foundation
Texas Presbyterian Center
Tidewater Officers' Spouses' Association
Transamerica Life Insurance Company
Tri-Valley Baseball
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Zabrowski Family Foundation
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Retired SFC

